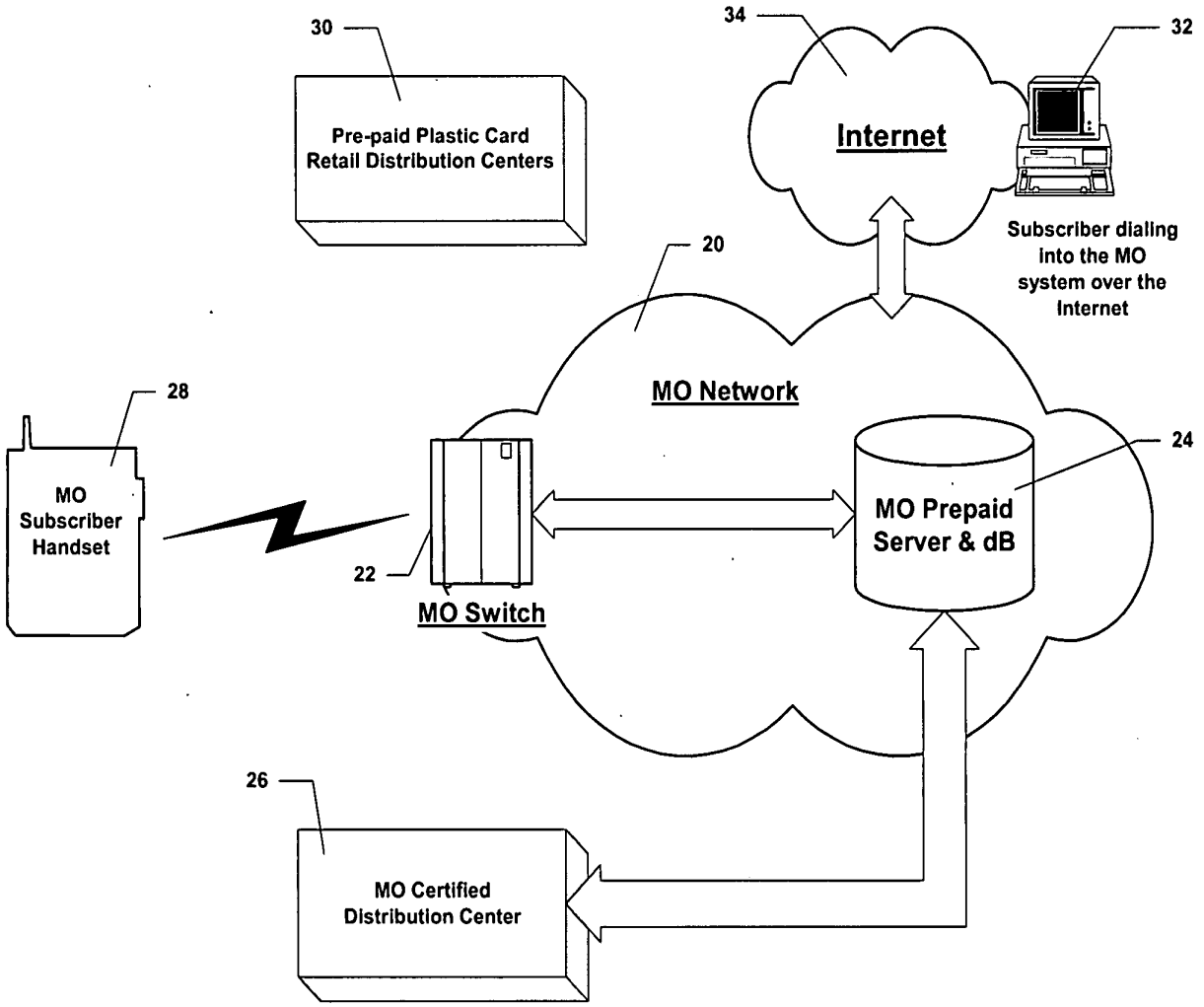
SUBSTITUTE SHEET

Existing Pre-Paid Distribution System

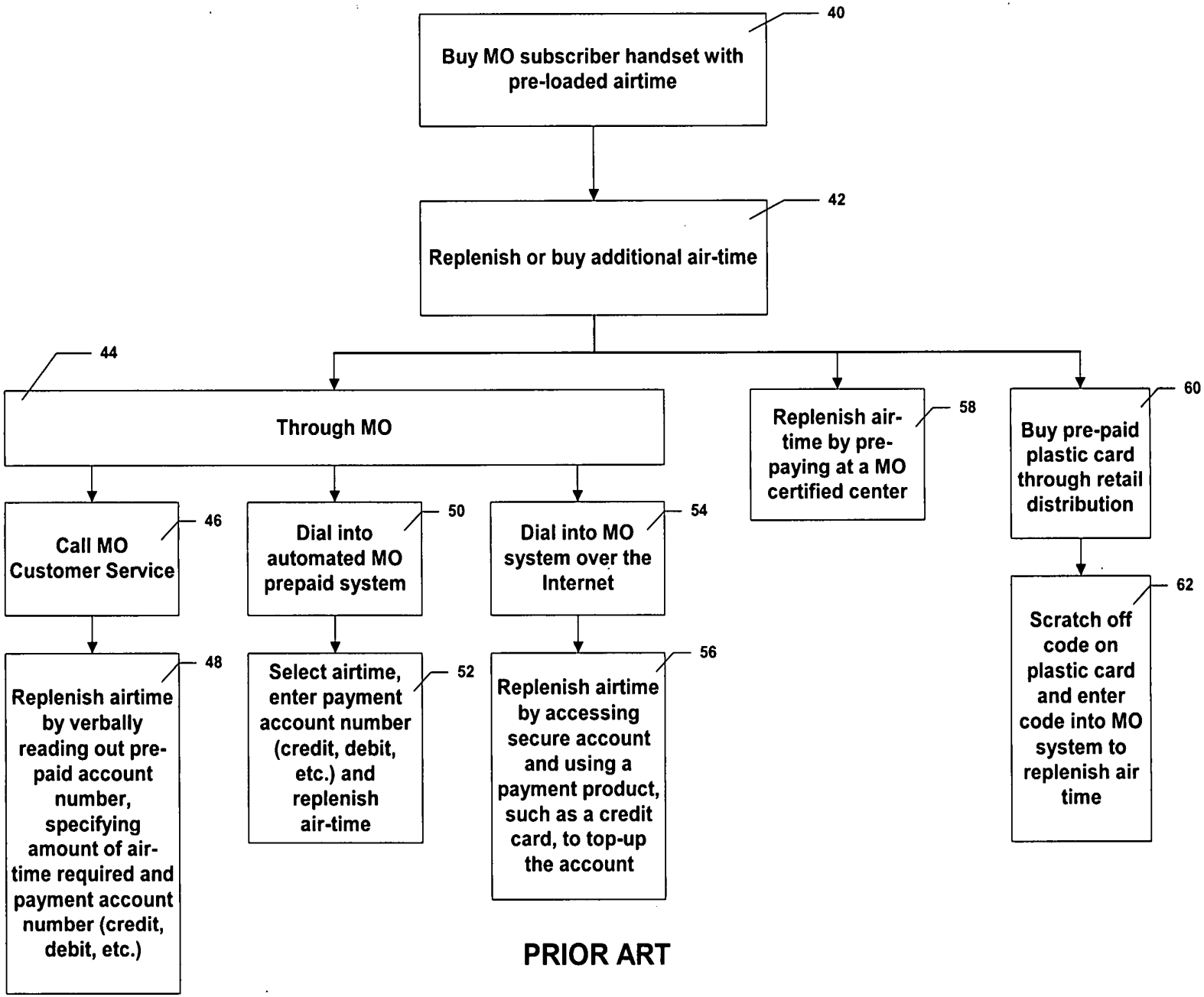


PRIOR ART

Figure 1

0607261 052756

Existing Pre-Paid Distribution Flow



PRIOR ART

Figure 2

Electronic Pre-paid Distribution System

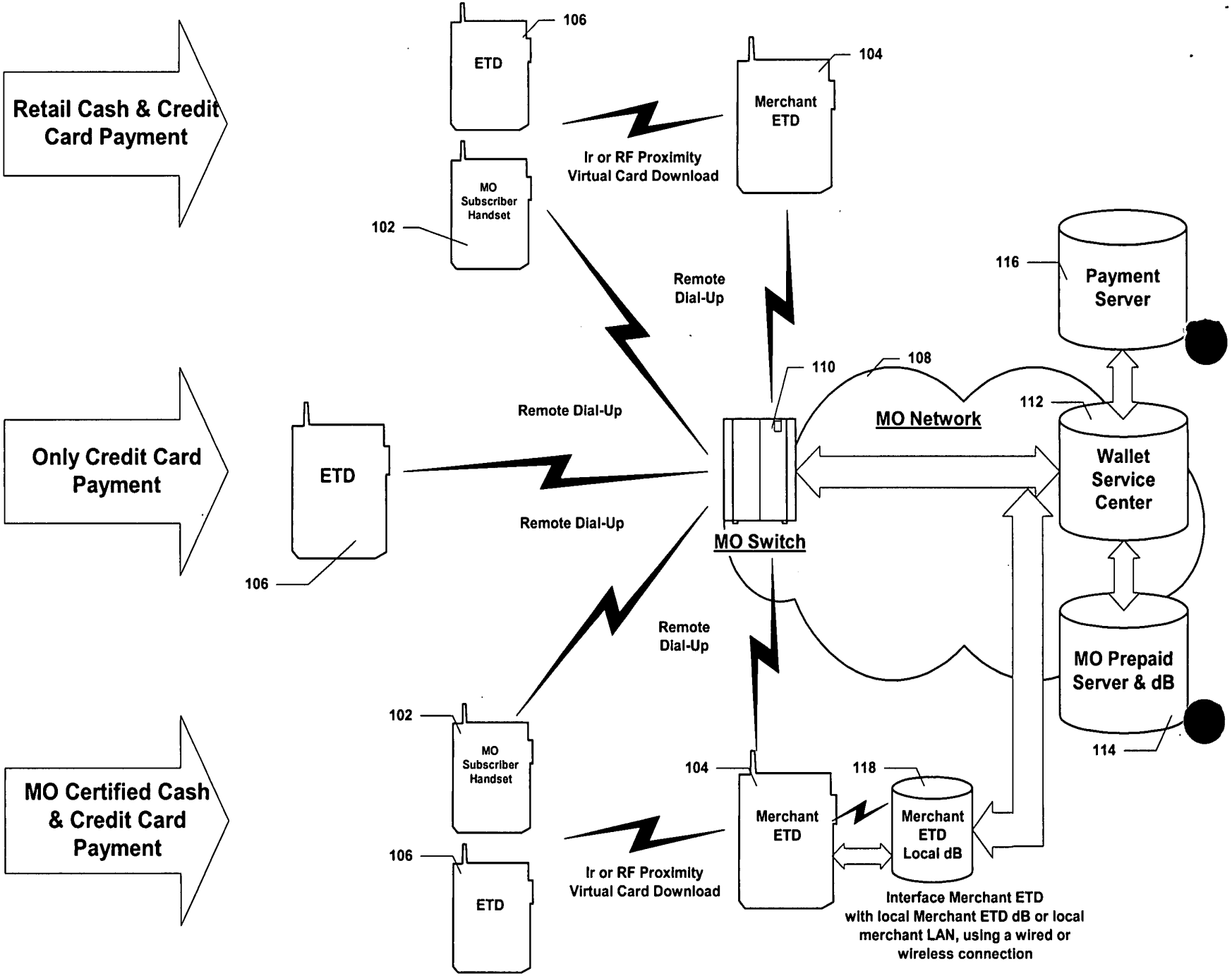


Figure 3

Retail & MO Certified
ash & Credit Card Payme

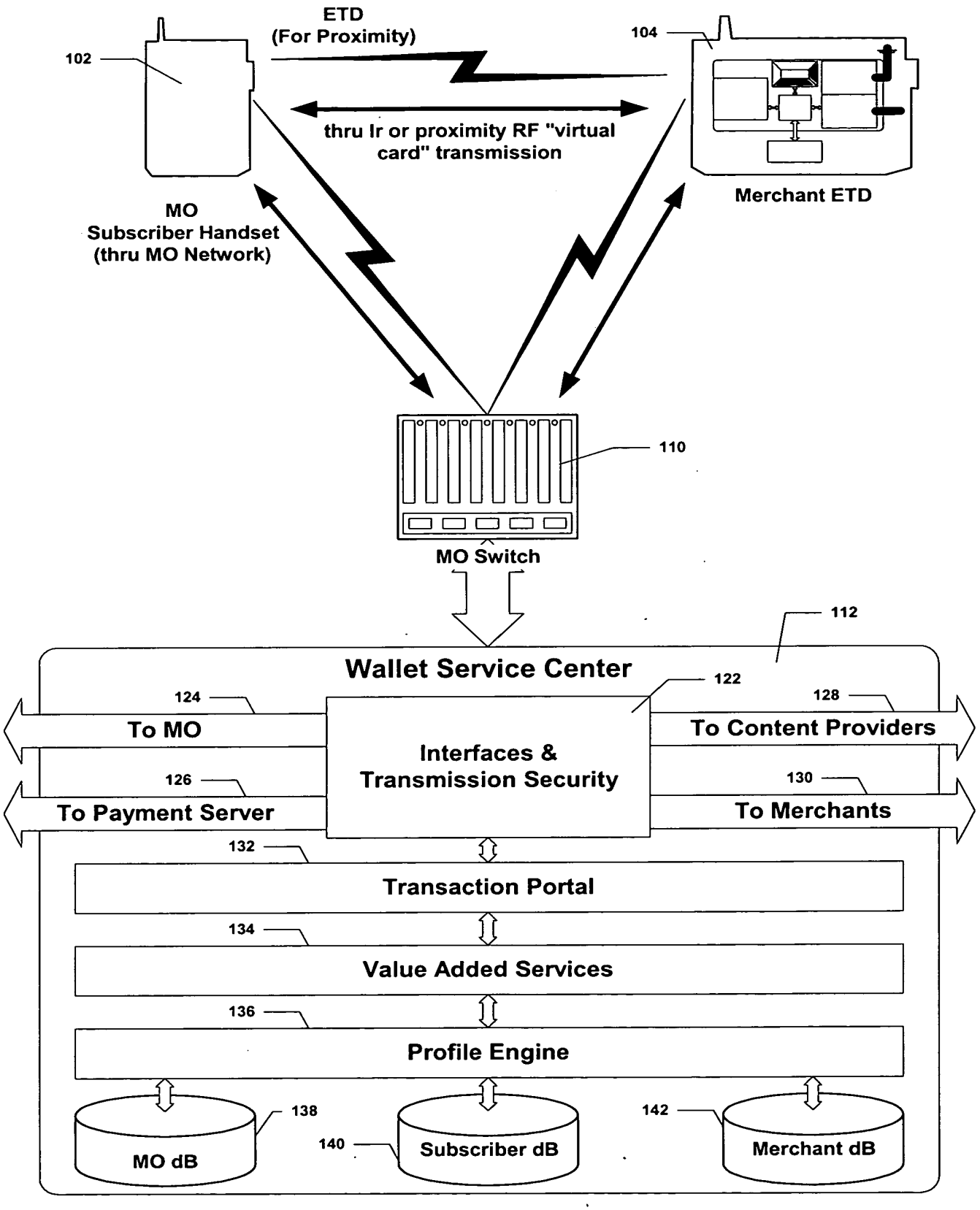


Figure 4

Retail & MO Certified
Cash & Credit Card Payment Through MO Network

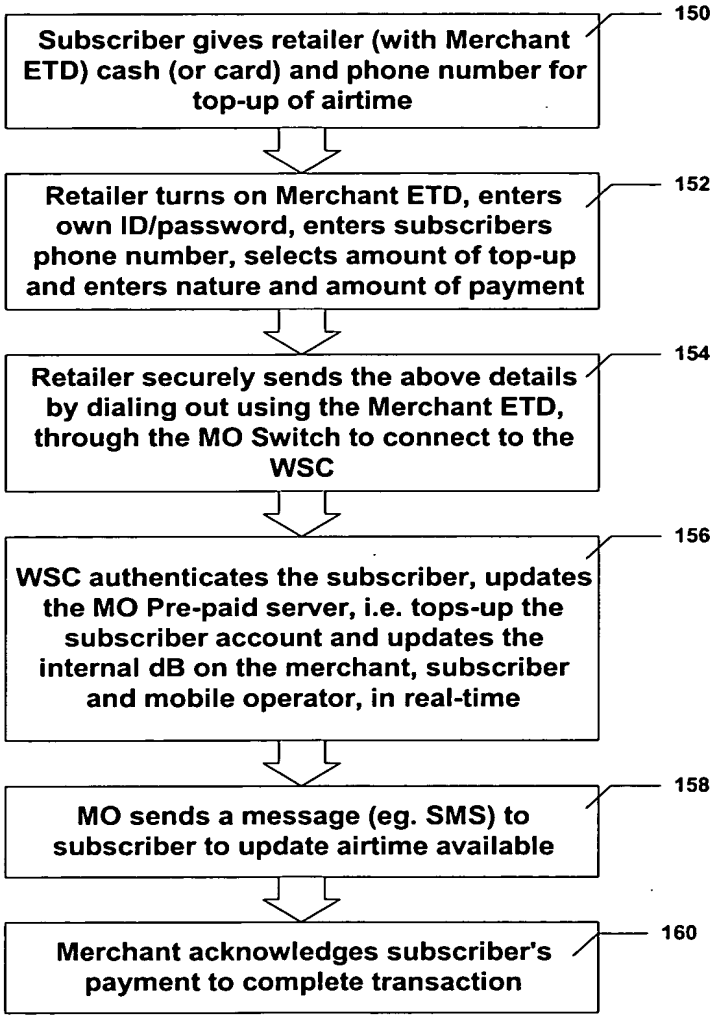


Figure 5

Retail & MO Certified
Cash & Credit Card Payment Through Proximity

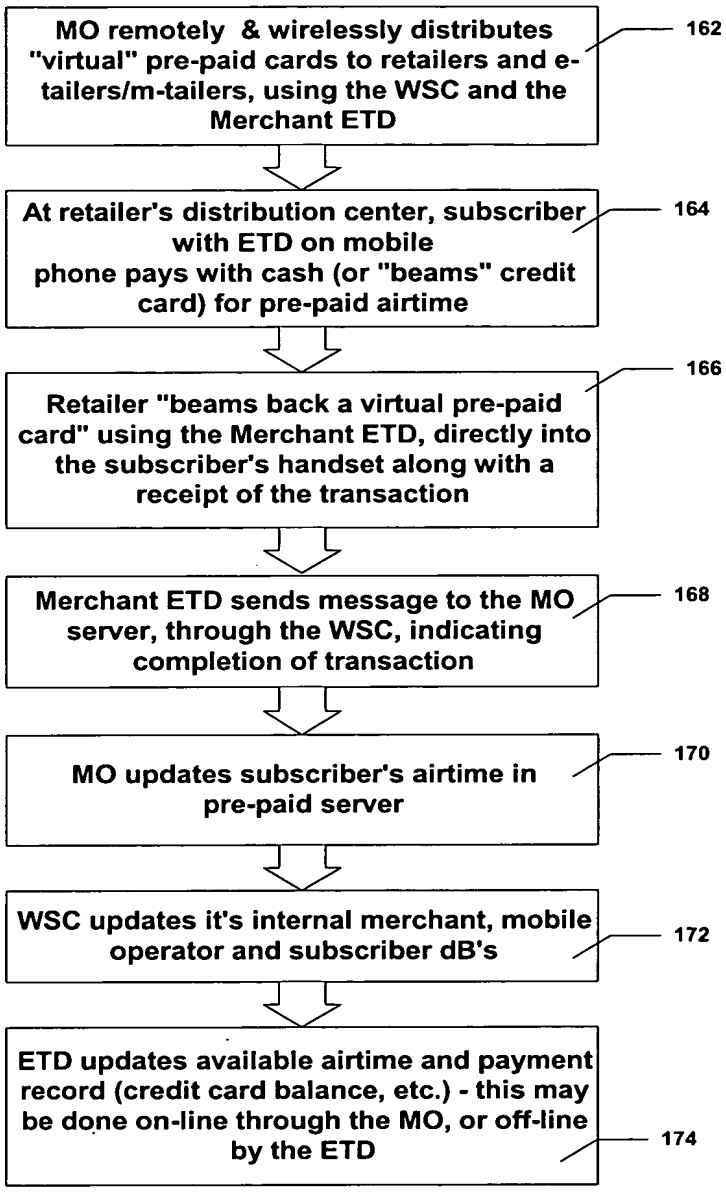


Figure 6

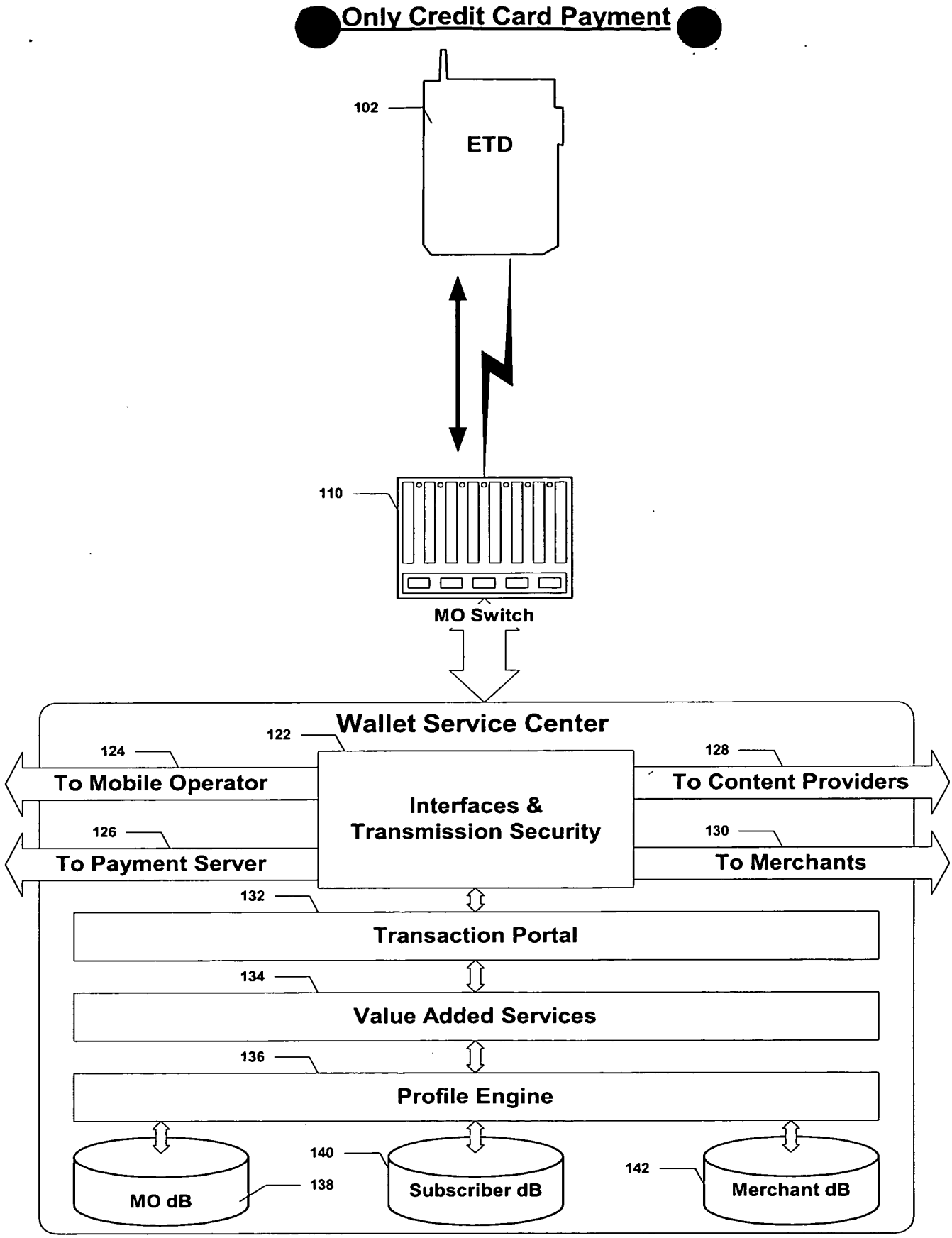

Only Credit Card Payment
102
ETD
110
MO Switch
Wallet Service Center
122
124
To Mobile Operator
126
To Payment Server
Interfaces &
Transmission Security
128
To Content Providers
130
To Merchants
132
Transaction Portal
134
Value Added Services
136
Profile Engine
140
Subscriber dB
138
MO dB
142
Merchant dB

Figure 7

Only Credit Card Paymen t - Setup Sequence Flow Chart

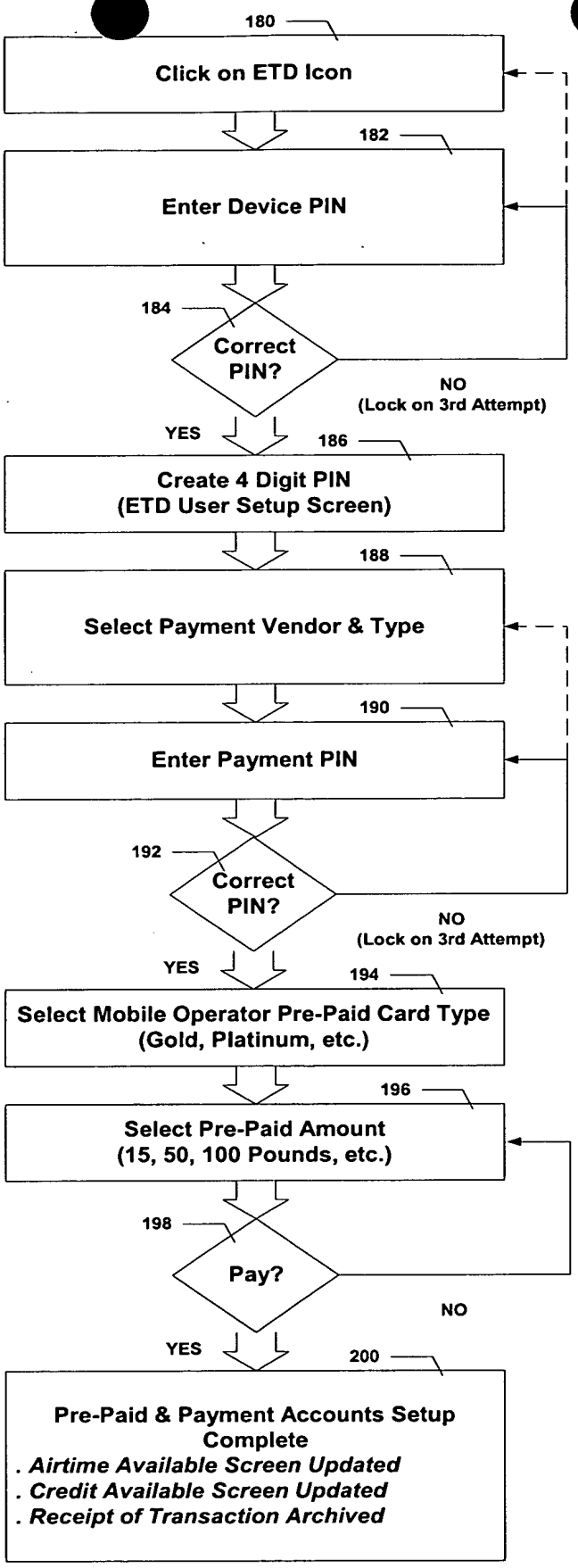


Figure 8

Only Credit Ca[redacted] Payment - "Top-Off" Sequen[redacted] Flow Chart

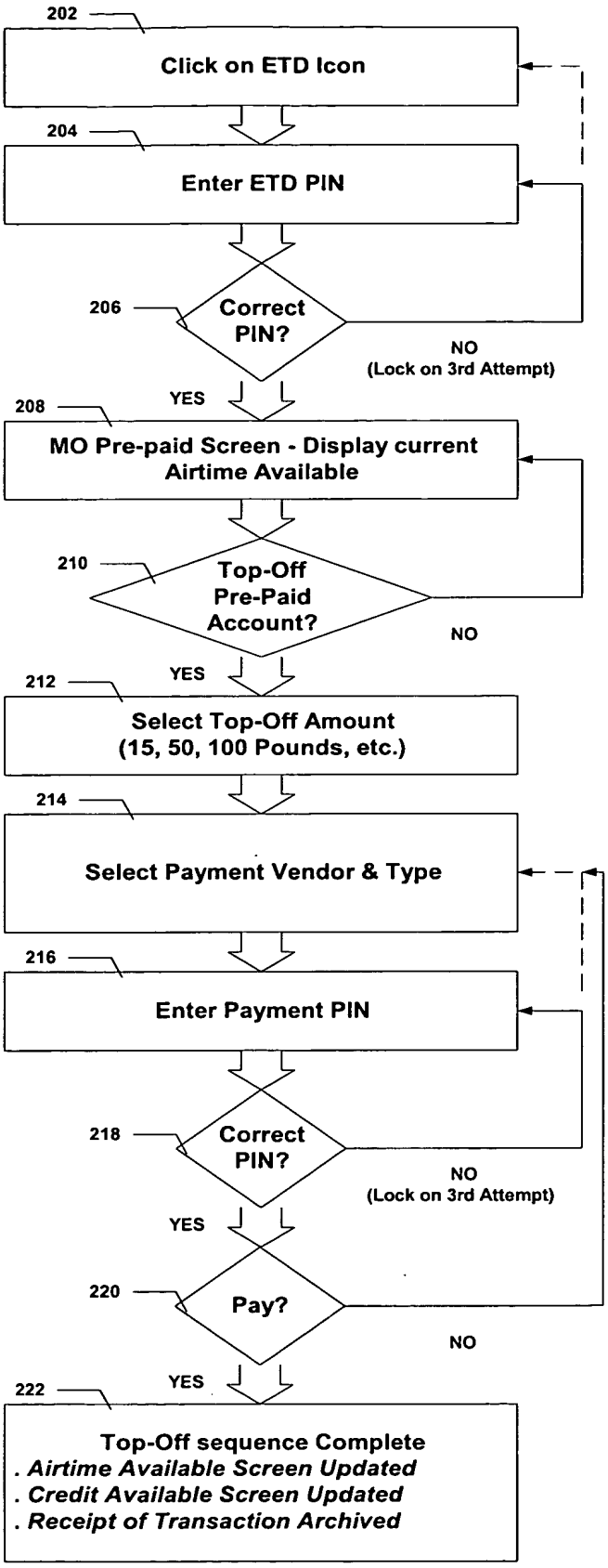


Figure 9

Only Credit Card Payment
Sample UIs

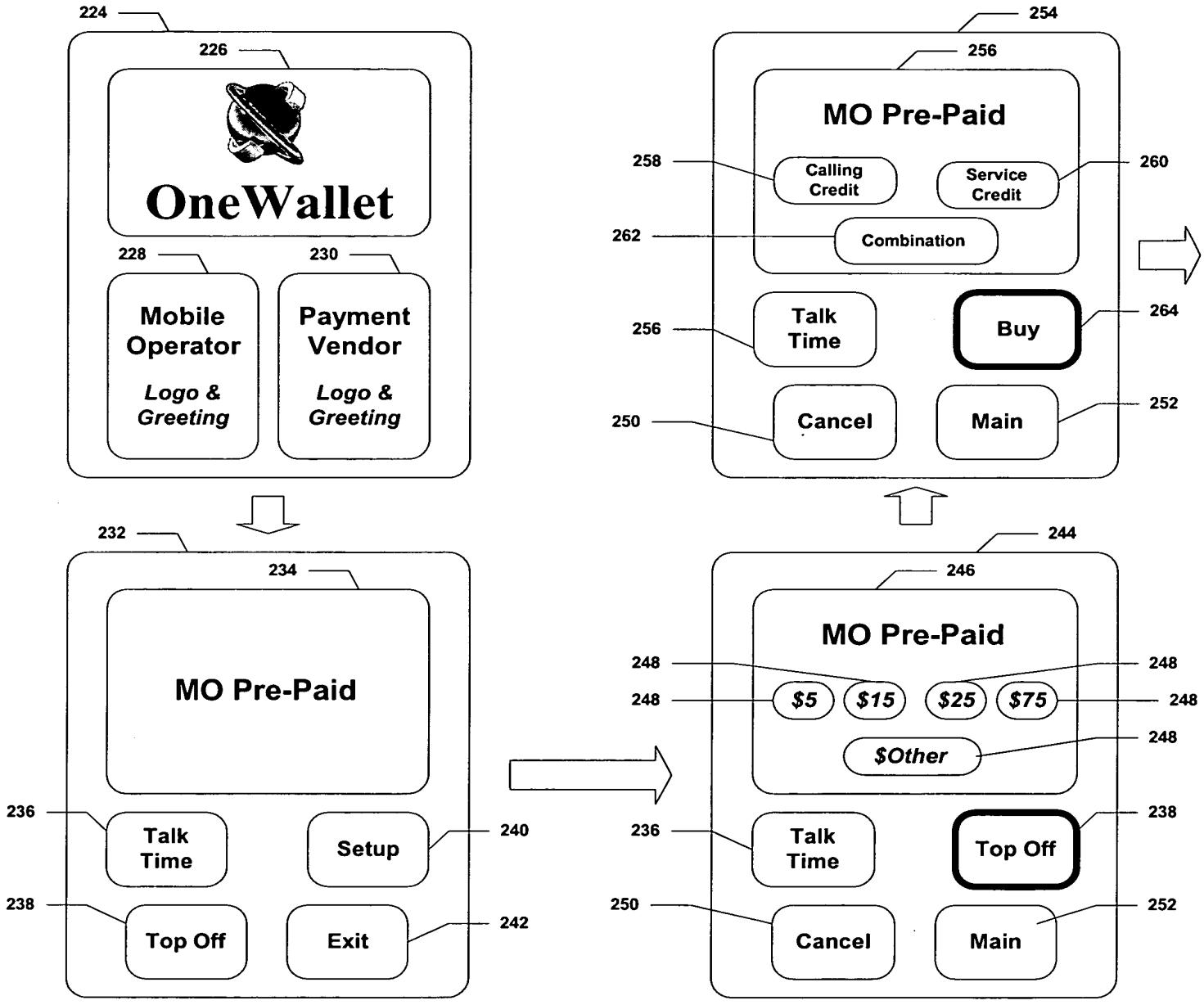


Figure 10

Only Credit Card Payment
Sample UIs

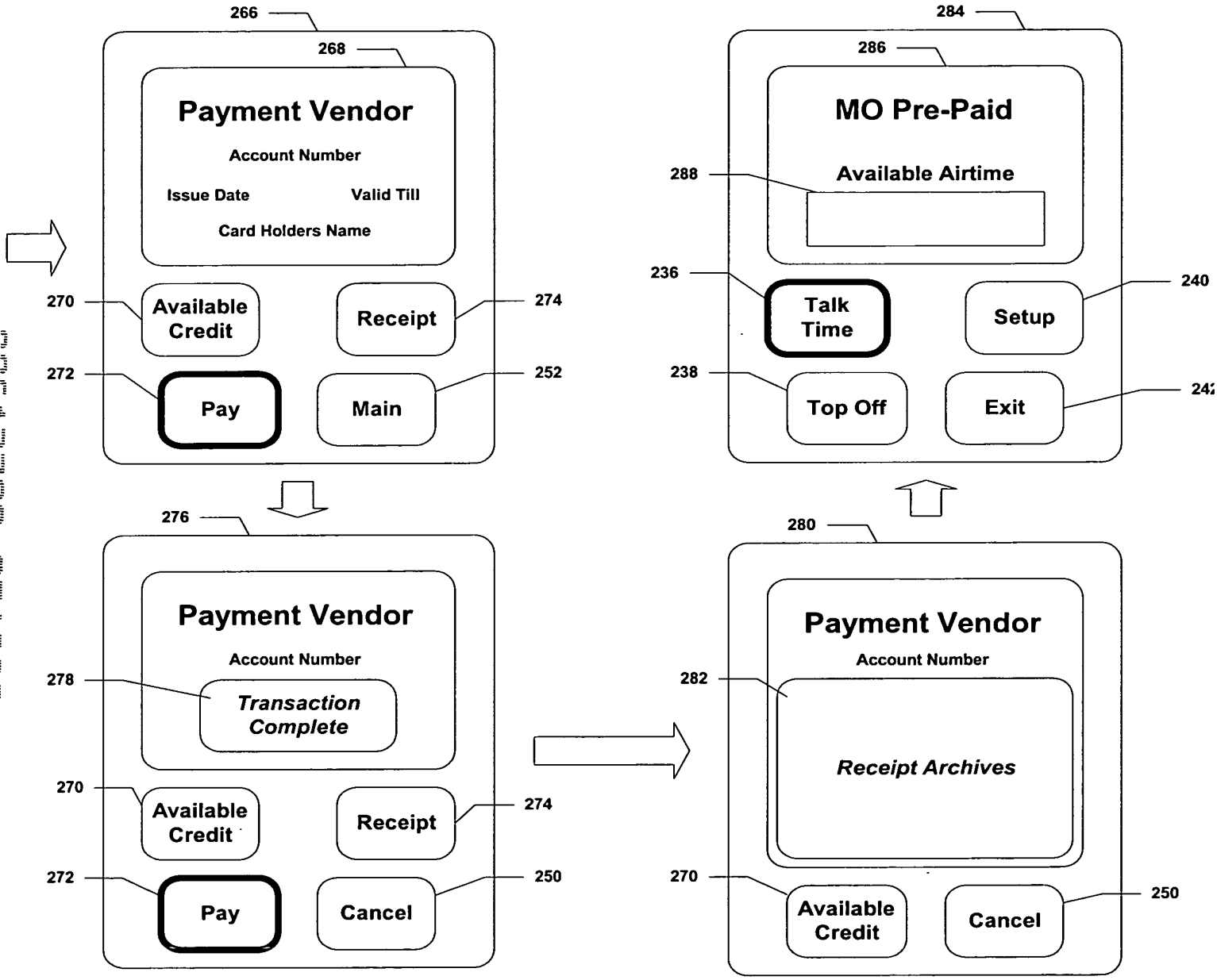


Figure 11

Merchant ETD Architecture

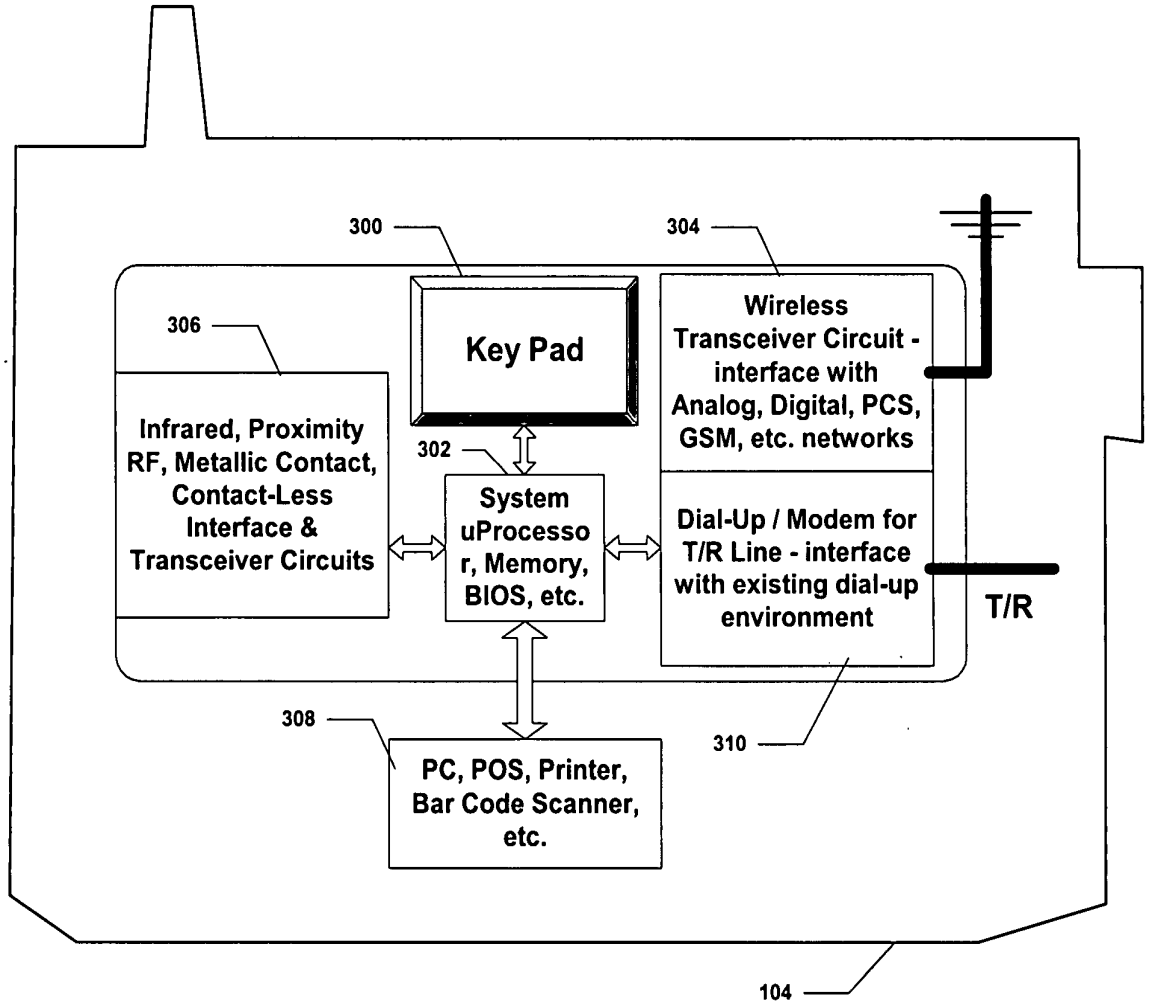


Figure 12

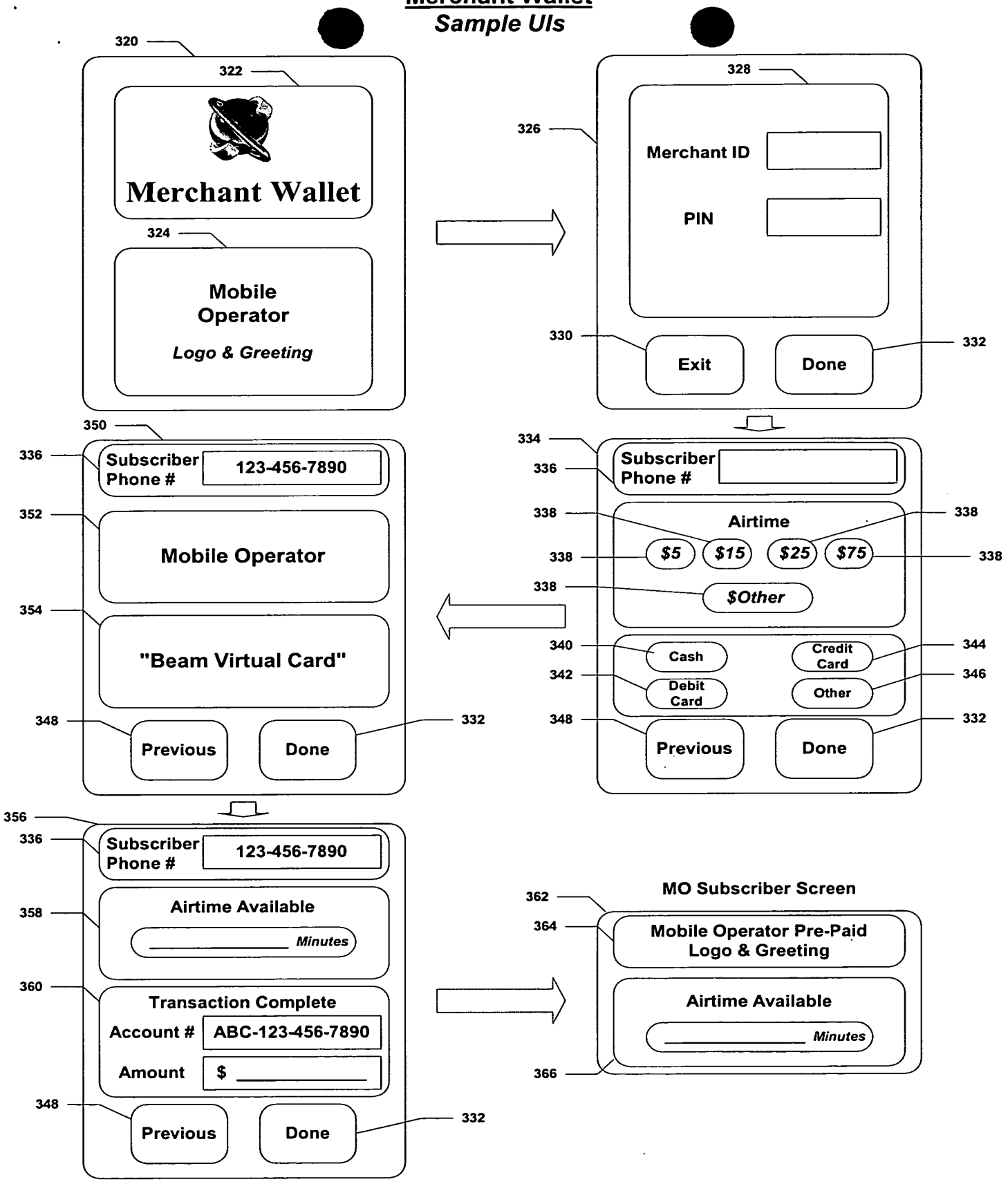

Merchant Wallet
Sample UIs
320
322
Merchant Wallet
324
Mobile Operator
Logo & Greeting
326
328
Merchant ID
PIN
330
Exit
Done
332
350
336
Subscriber Phone #
123-456-7890
352
Mobile Operator
354
"Beam Virtual Card"
348
Previous
Done
332
334
336
Subscriber Phone #
338
Airtime
$5
$15
$25
$75
$Other
340
Cash
Credit Card
342
Debit Card
Other
344
346
348
Previous
Done
332
356
336
Subscriber Phone #
123-456-7890
358
Airtime Available
Minutes
360
Transaction Complete
Account #
ABC-123-456-7890
Amount
$
348
Previous
Done
332
MO Subscriber Screen
362
364
Mobile Operator Pre-Paid Logo & Greeting
Airtime Available
Minutes
366

Figure 13

Wallet Service Center

Value Added Services

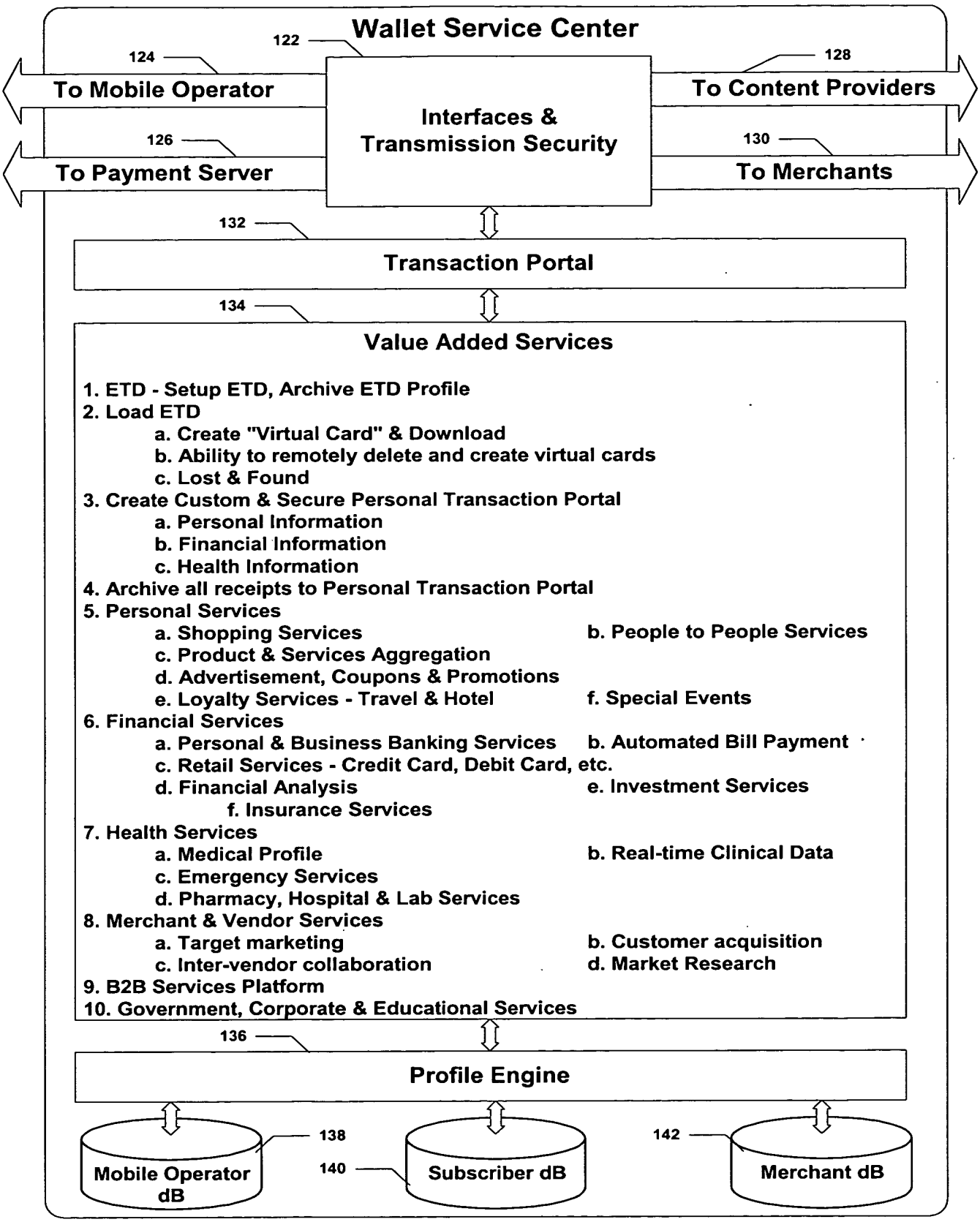
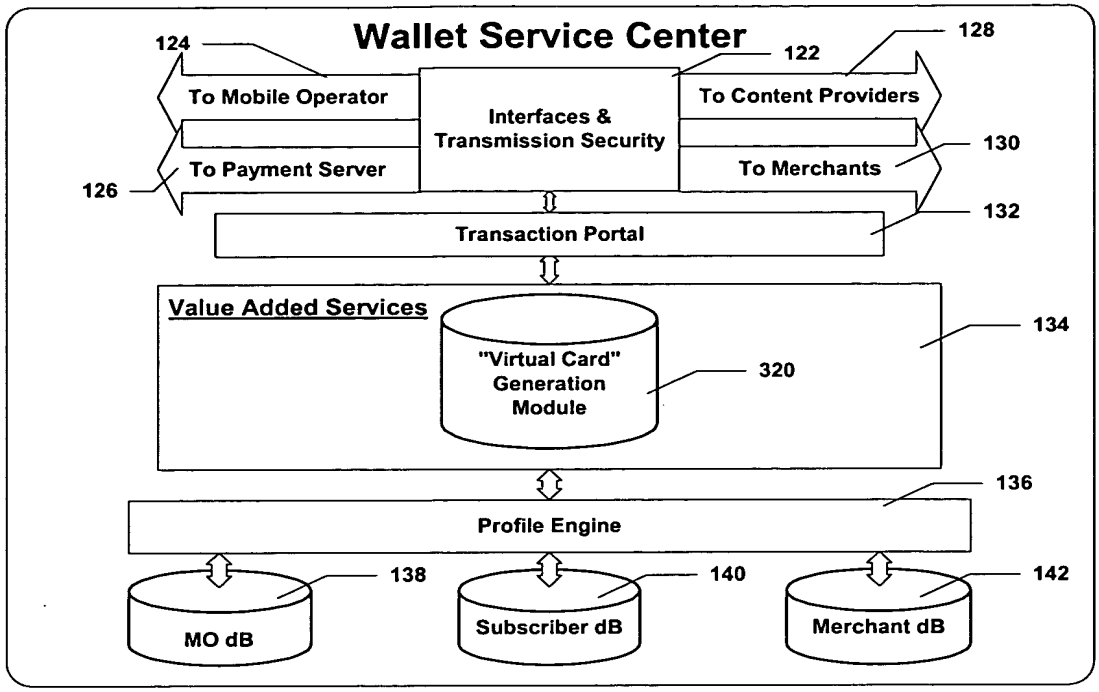
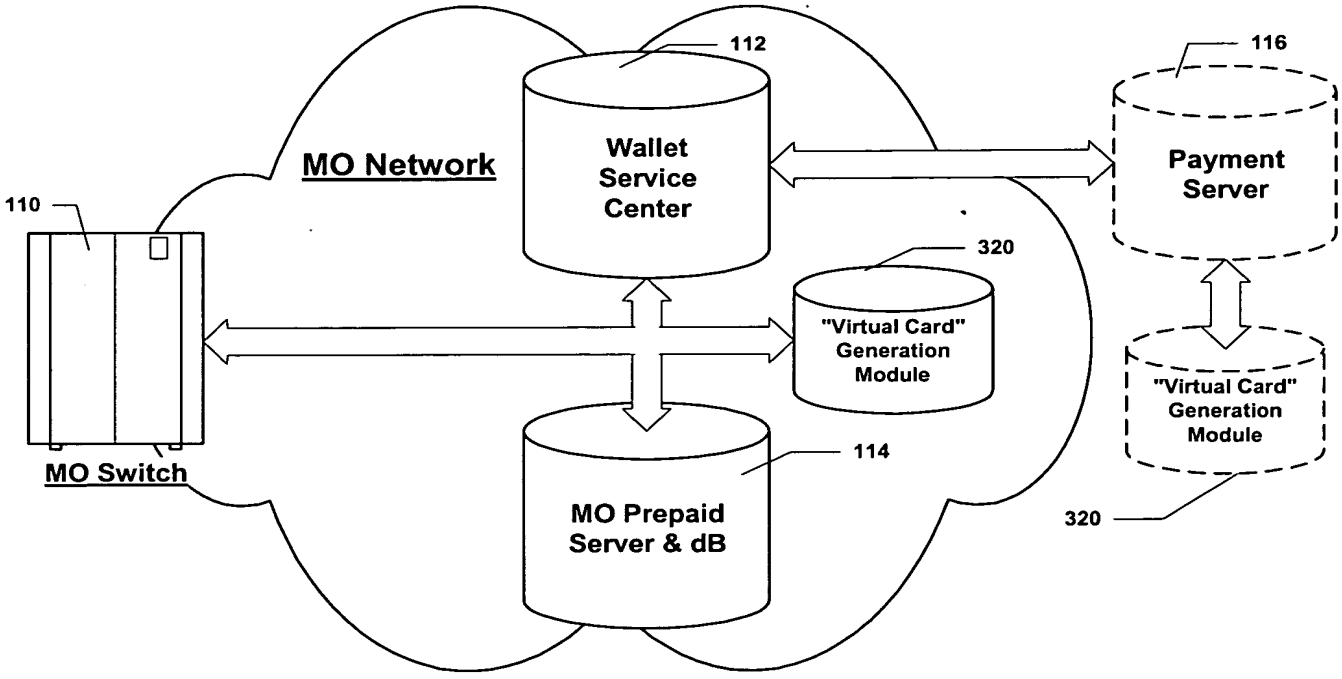


Figure 14

"Virtual Card" Generation & Download



A



B

Figure 15

Stored Value Application

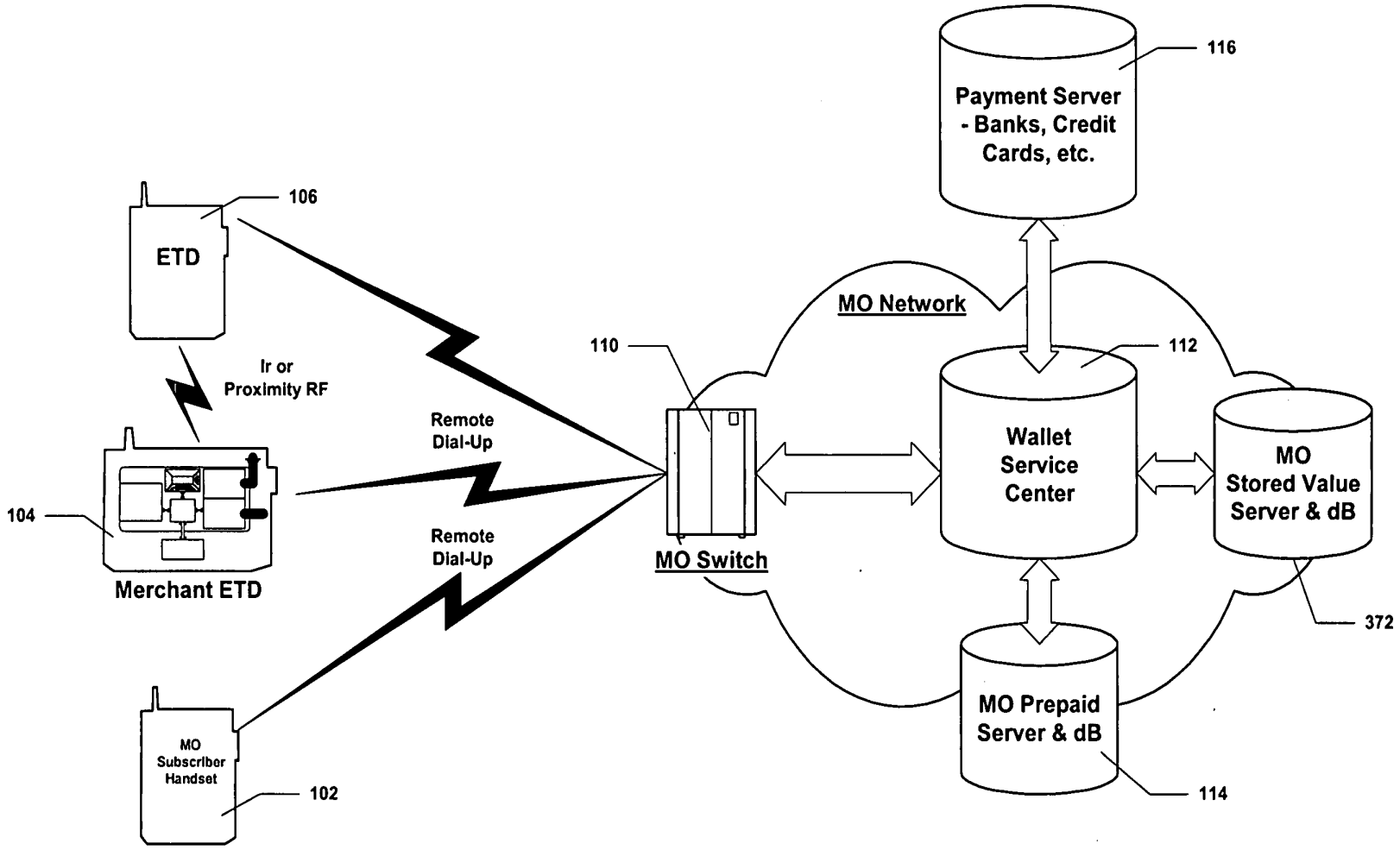


Figure 16

Stored Value Transaction System
(Through MO Network)

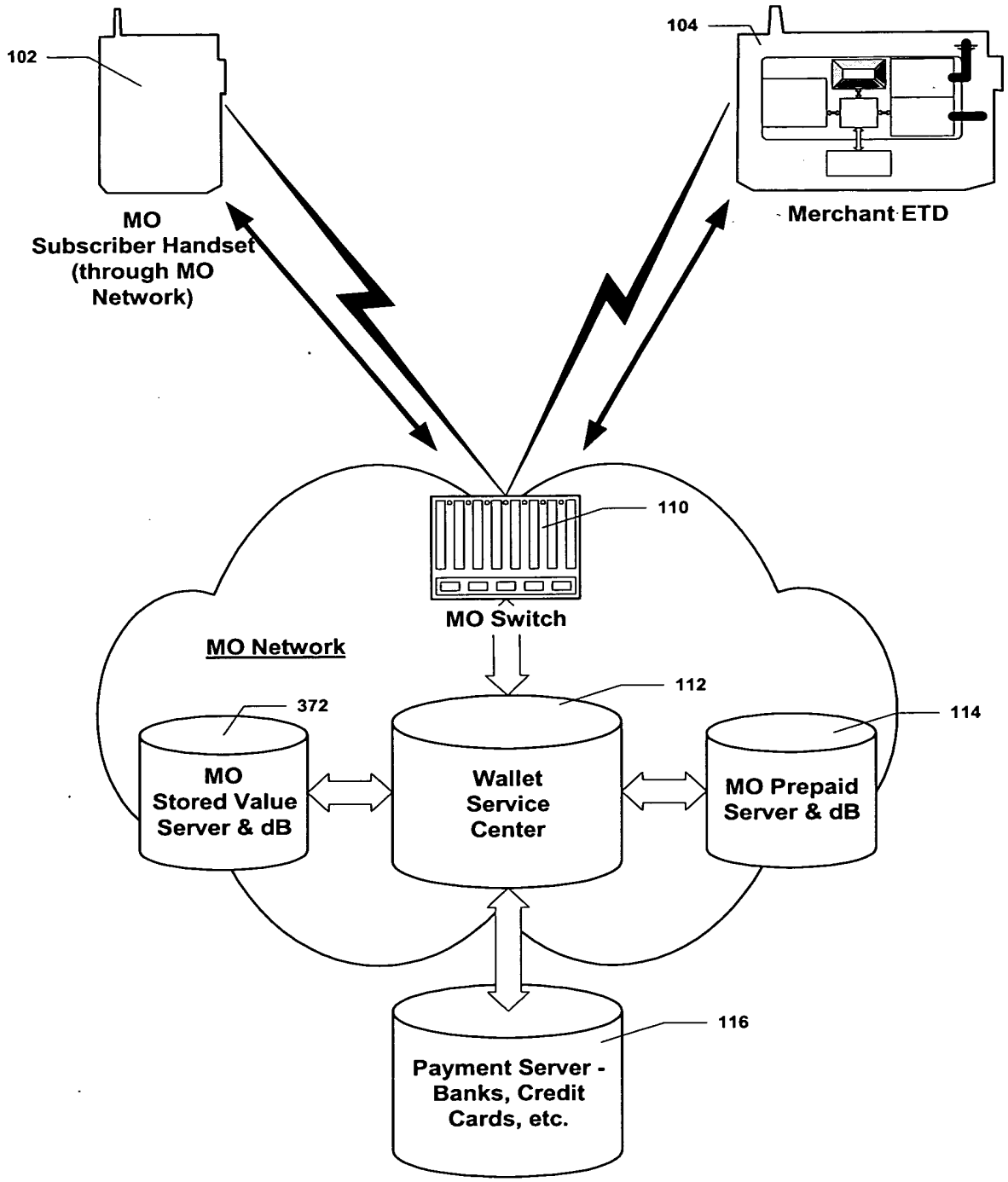


Figure 17

Stored Value Transaction System
(Through MO Network)

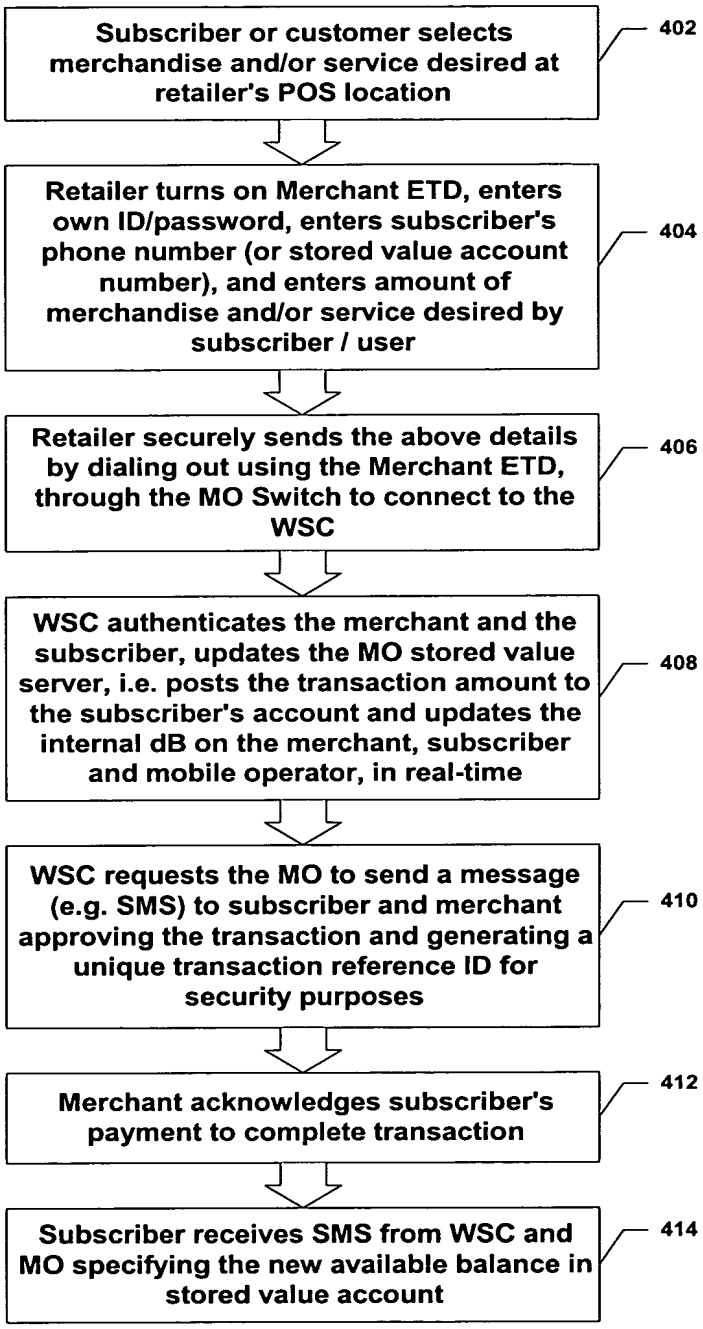


Figure 18

Stored Value Transaction System
(Proximity Model)

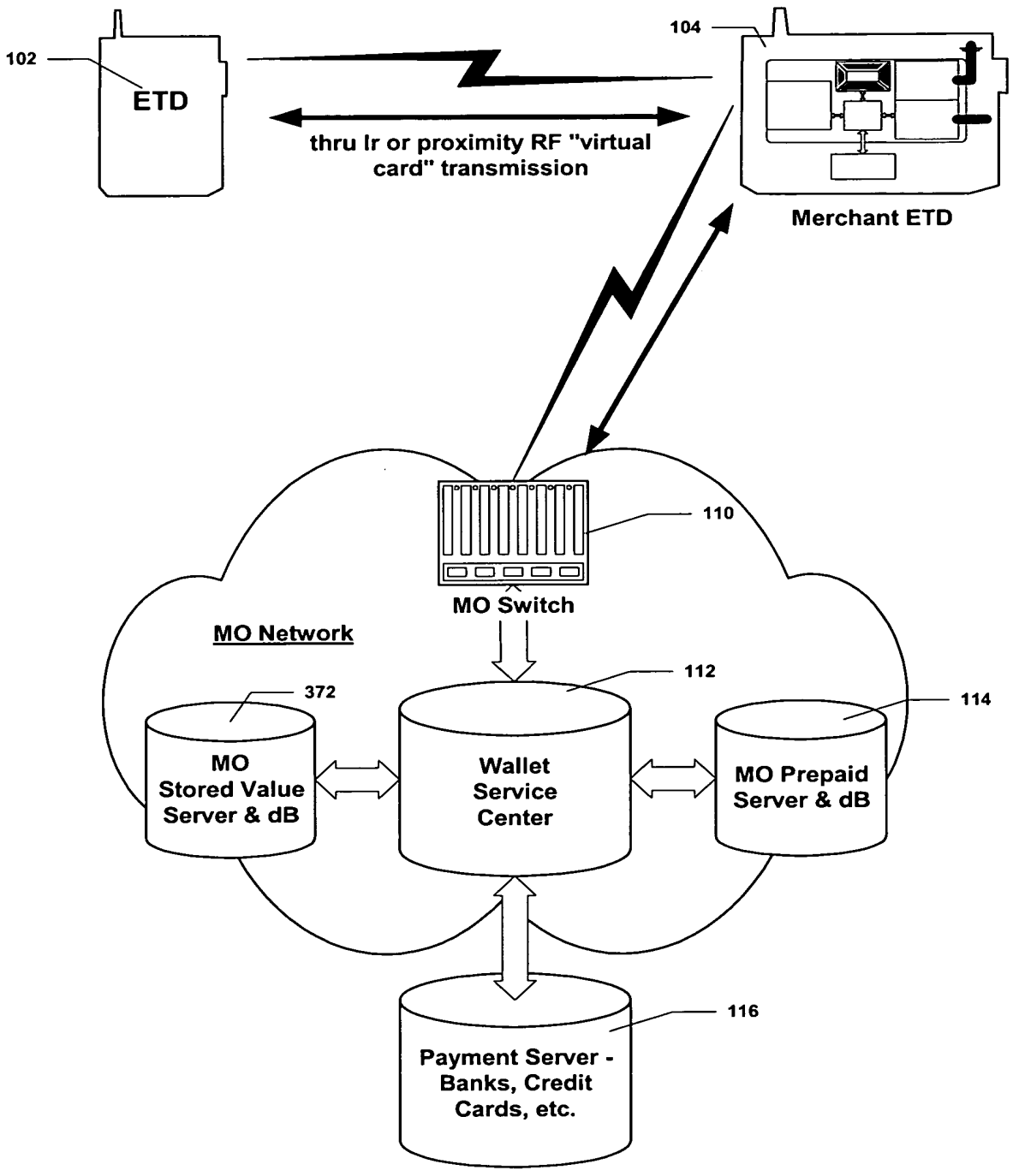


Figure 19

Stored Value Transaction System
(Proximity Model)

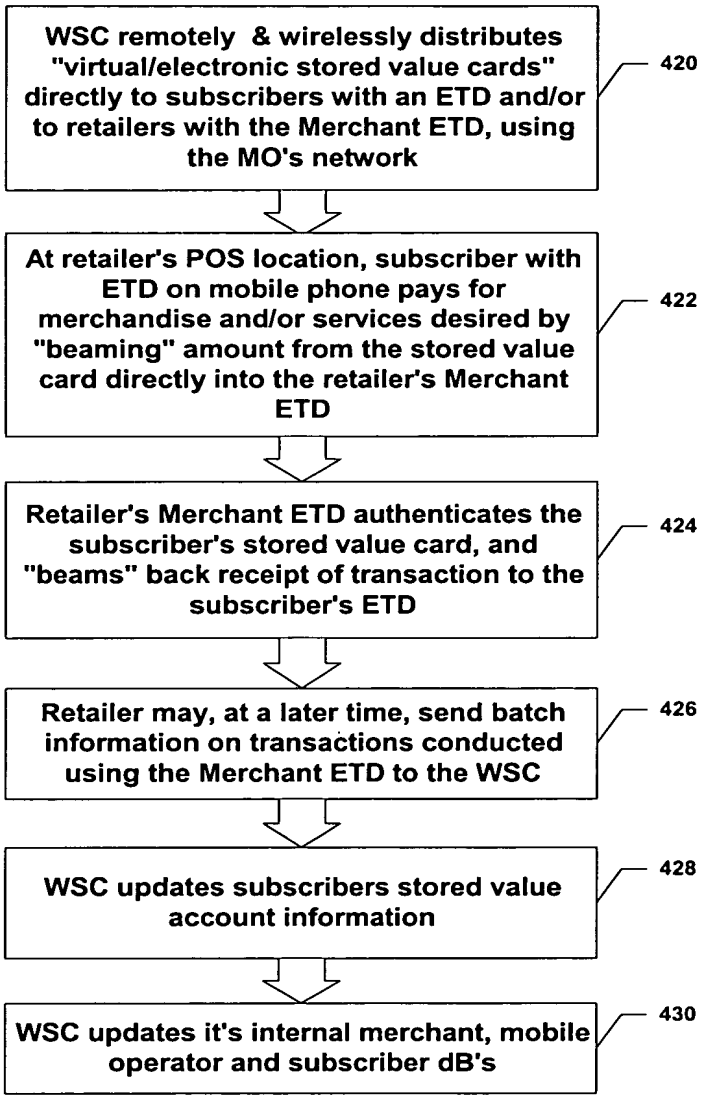


Figure 20

Multiple MO Environment

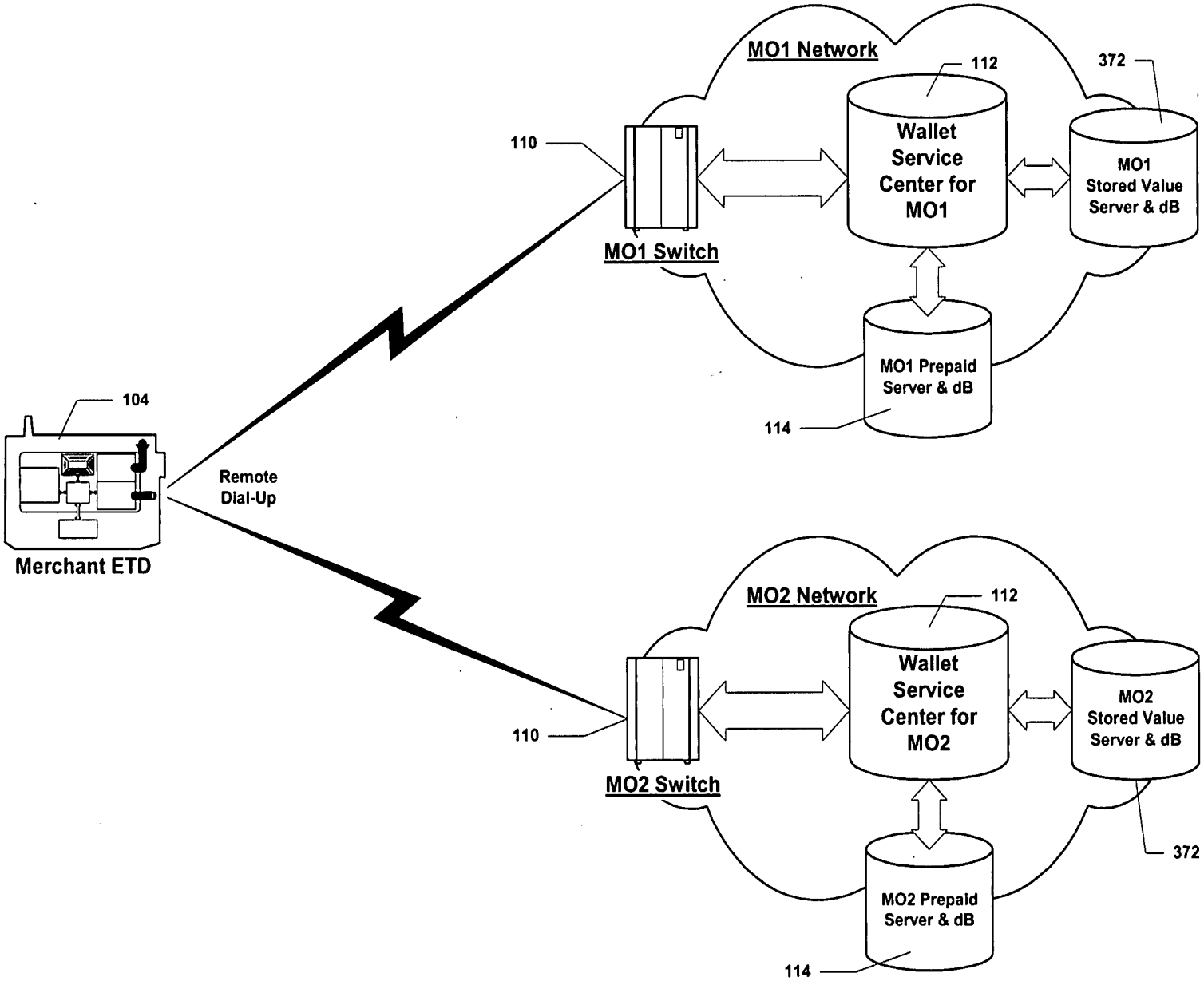


Figure 21

Multiple MO Environment

Sample UIs

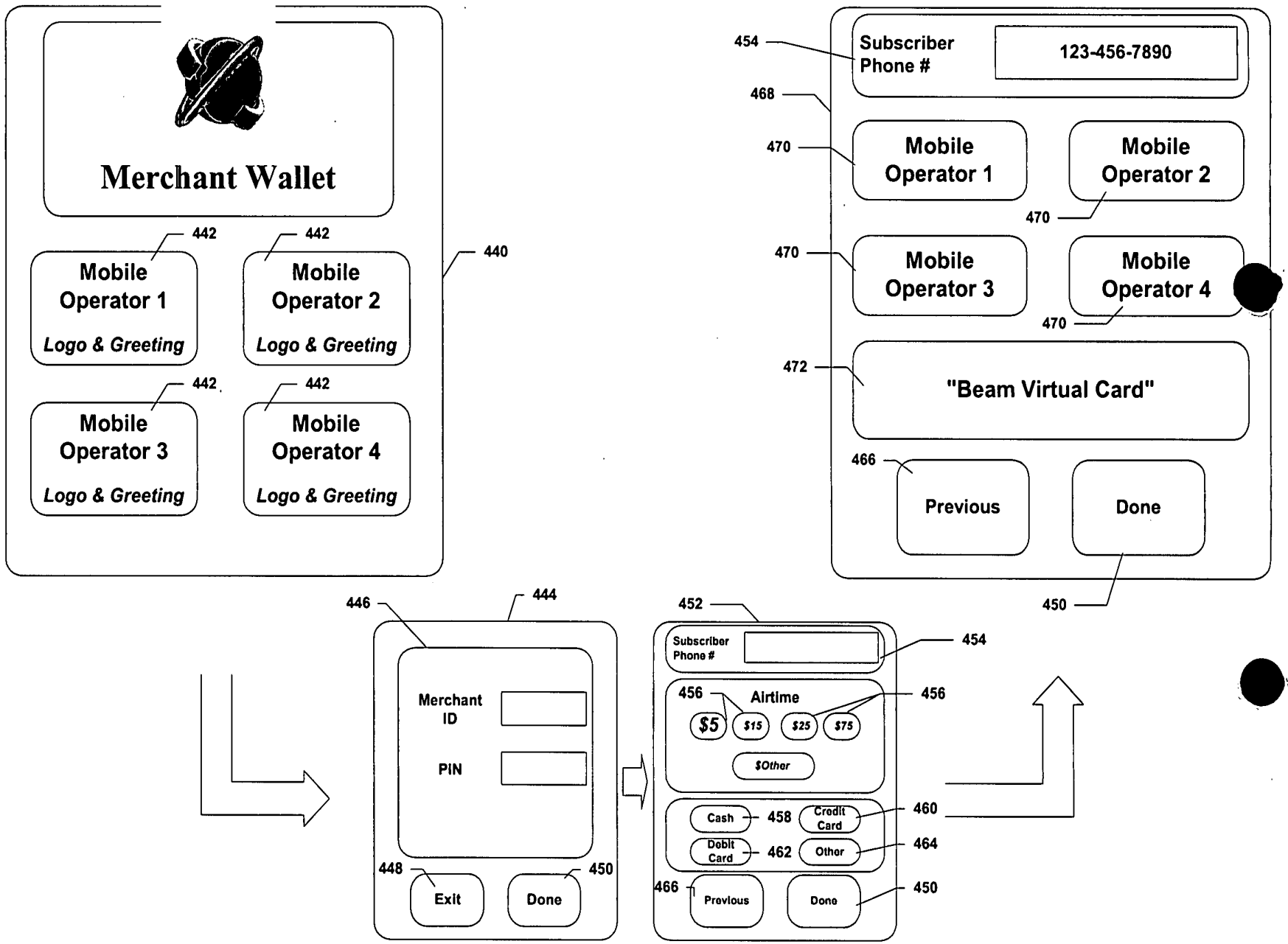
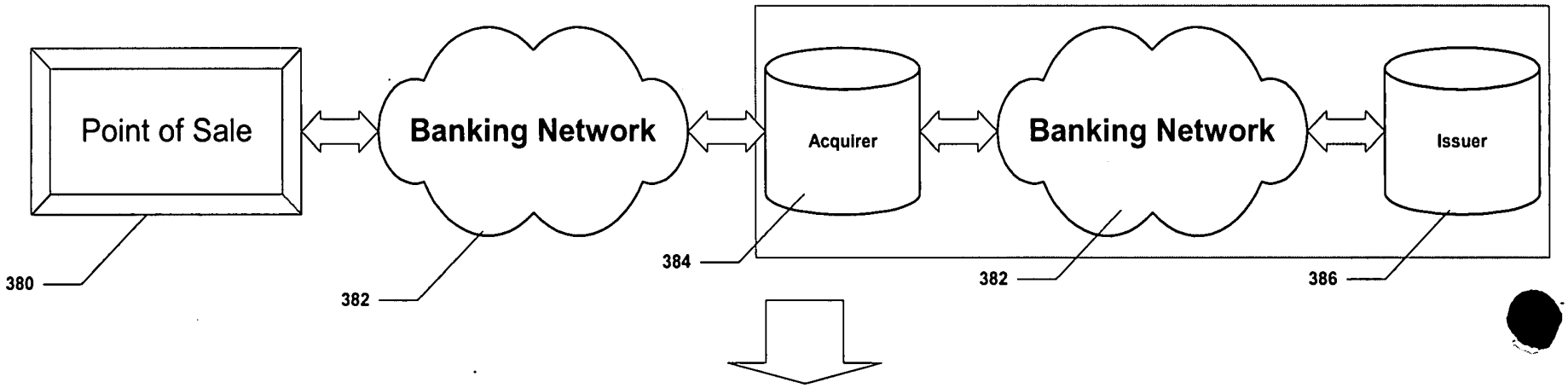


Figure 22

Existing Transaction System



Wireless Transaction System

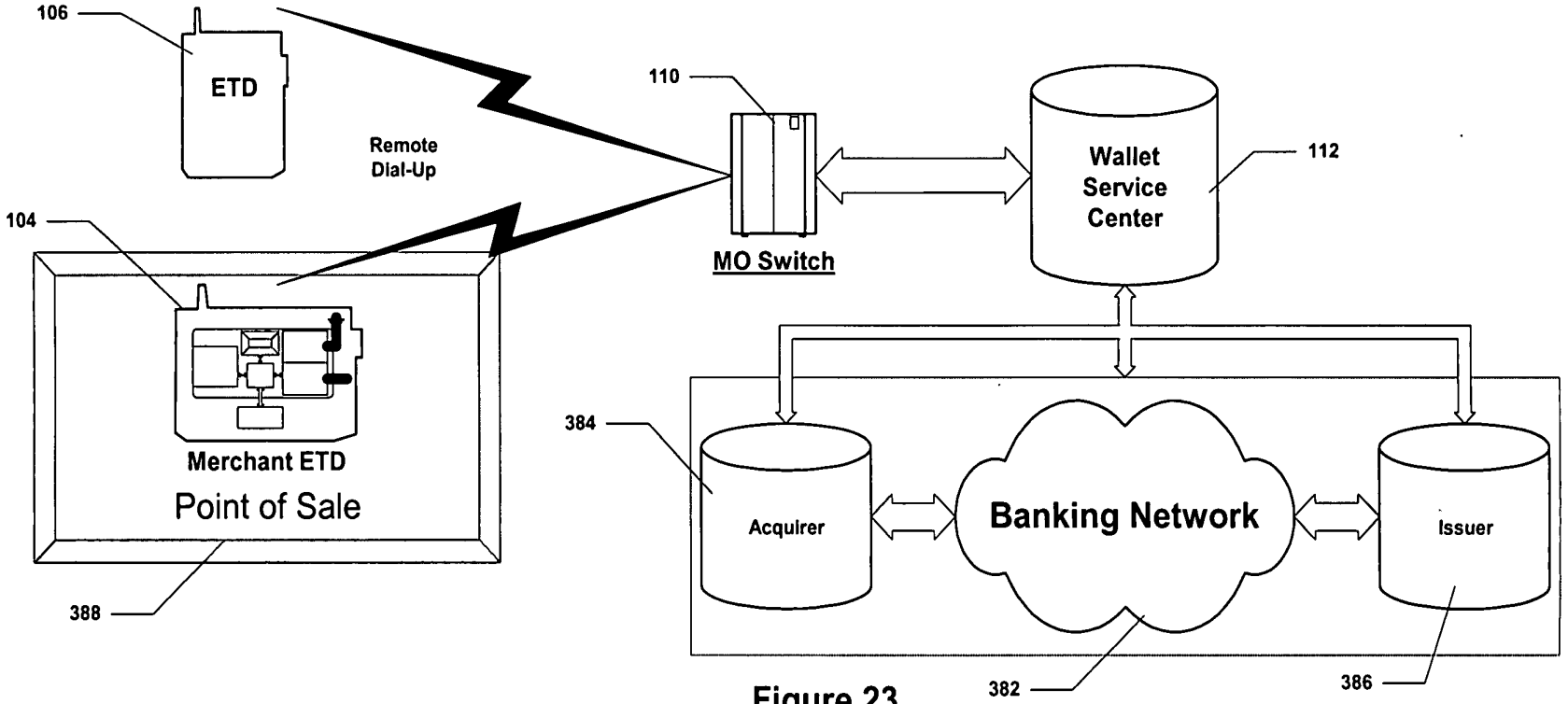


Figure 23